

United States Bankruptcy Court
Middle District of Tennessee

In re:
GREGORY KYLE WILLIAMS
Debtor

Case No. 14-04911-MFH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0650-3

User: jtd0107
Form ID: 3180W

Page 1 of 2
Total Noticed: 54

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db
5539020 +GREGORY KYLE WILLIAMS, 410 NORTH MAIN STREET, KINGSTON SPRINGS, TN 37082-9067
5539022 ACE CASH, C/O NATIONAL CREDIT ADJUSTERS, PO BOX 30323, HUTCHINSON KS 67504-6999
5539025 ADVANCE AMERICA, PO BOX 3058, SPARTANBURG SC 29304-3058
5539027 +AT & T, C/O EOS CCA, 700 LONGWATER DR, NORWELL MA 02061-1624
5539031 +AT & T, C/O MRS ASSOC, 1930 OLNEY AVE, CHERRY HILL NJ 08003-2016
5539033 +AT T MOBILITY, C/O MRS BPO LLC, 1930 OLNEY AVE, CHERRY HILL NJ 08003-2016
5539035 +BUCKEYE CHECK CASHING, 350 WHITE BRIDGE PIKE, NASHVILLE TN 37209-3227
5539036 CARECENTRIX, PO BOX 277947, ATLANTA GA 30384-7947
5631807 +CASH CITY, 2326 A NOLENSVILLE RD, NASHVILLE TN 37211-2136
+CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
5539039 +CHECK INTO CASH, 7052 CHARLOTTE PIKE, NASHVILLE TN 37209-4210
5539040 +COMCAST, C/O STELLAR RECOVERY INC, 1327 HIGHWAY 2 WEST, KALISPELL MT 59901-3413
5539043 +EASY CASH SOLUTIONS, 2700 NOLENSVILLE RD, NASHVILLE TN 37211-2219
5539046 +EZ MONEY LOANS, 2700 NOLENSVILLE RD, NASHVILLE TN 37211-2219
5539047 FAST MONEY/CASH CLOUD, ACL 388770, SUITE 8, 8B Amy Close, North Wyong, 2259, AUSTRALIA
5539048 FIRST CLINIC, PO BOX 740776, CINCINNATI OH 45274-0776
5539050 GREAT LAKES, PO BOX 530229, ATLANTA GA 30353-0229
5539051 +INTEGRITY ADVANCE, 300 CREEK VIEW ROAD, STE 102, NEWARK DE 19711-8547
5920750 InSolve Auto Funding, LLC, c/o Capital Recovery Gr, Dept 3403, PO Box 123403,
Dallas, TX 75312-3403
5539052 +KROGER CHECK RECOVERY CENTER, PO BOX 30650, SALT LAKE CITY UT 84130-0650
5539053 +NASHVILLE FIRE DEPT/EMS, C/O Rob Reg Yng, 105 BROADWAY SUITE 300, NASHVILLE TN 37201-2121
5539056 +SPEEDYCASH.COM, C/O Ad Astra Rec, 8918 W 21ST ST. N SUITE 200 MAILBOX: 112,
WICHITA KS 67205-1880
5539057 #+TENNESSEE QUICK CASH, 7625 HWY 70 S STE D, NASHVILLE TN 37221-1706
5539058 +TN TITLE LOANS, 402 HWY 46 SOUTH, DICKSON TN 37055-2525
5632567 +Tennessee Quick Cash, Inc, 6326 Charlotte Pike, Nashville, TN 37209-2927
5539059 ++UNITEDCASHLOANS D B A OF TFS CORP, PO BOX 111, MIAMI OK 74355-0111
(address filed with court: UNITED CASH LOANS, 2533 N CARSON ST, CARSON CITY NV 89706)
5539060 +US ATTORNEY GENERAL, US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW,
WASHINGTON DC 20530-0009
5539061 +US DEPT OF ED/LELSI, PO BOX 7860, MADISON WI 53707-7860
5562588 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5539021 +E-mail/Text: bnc@advanceamerica.net Nov 05 2019 01:22:52 ADVANCE AMERICA, 3736 ANNEX AVE,
NASHVILLE TN 37209-4375
5539023 +E-mail/Text: bankruptcy@af247.com Nov 05 2019 01:23:22 ADVANCE FINANCIAL,
1901 CHURCH STREET, NASHVILLE TN 37203-2203
5539028 EDI: IIC9.COM Nov 05 2019 06:18:00 AT & T, C/O IC SYSTEM, PO BOX 64794,
SAINT PAUL MN 55164-0794
5539026 EDI: DCI.COM Nov 05 2019 06:18:00 AT & T, C/O DIVERSIFIED CONSULTANTS, PO BOX 551268,
JACKSONVILLE FL 32255-1268
5539024 EDI: CINGMIDLAND.COM Nov 05 2019 06:18:00 AT & T, PO BOX 536216, ATLANTA GA 30353-6216
5539030 +EDI: AFNIRECOVERY.COM Nov 05 2019 06:18:00 AT T, C/O AFNI, 1310 MARTIN LUTHER KING DR,
BLOOMINGTON IL 61701-1465
5539029 +E-mail/Text: bknotice@ercbpo.com Nov 05 2019 01:22:54 AT T, C/O Enhanced Recovery Corp,
8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412
5539032 +EDI: BANKAMER2.COM Nov 05 2019 06:18:00 BANK OF AMERICA, PO BOX 25118,
TAMPA FL 33622-5118
5544592 +EDI: ATTWIREBK.COM Nov 05 2019 06:18:00 BellSouth Telecommunications, Inc.,
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,
Bedminster, NJ 07921-2693
5539037 E-mail/PDF: HCABKNotifications@resurgent.com Nov 05 2019 01:23:44 CENTENNIAL MEDICAL,
PO BOX 740757, CINCINNATI OH 45274-0757
5539038 +EDI: CHASE.COM Nov 05 2019 06:18:00 CHASE, PO BOX 15298, WILMINGTON DE 19850-5298
5539045 EDI: CITICORP.COM Nov 05 2019 06:18:00 EXXMBLCITI, ATTN: CENTRALIZED BANKRUPTCY,
PO BOX 20507, KANSAS CITY MO 64195
5539034 +EDI: CAPITALONE.COM Nov 05 2019 06:18:00 Capital 1 Bank, ATTN: BANKRUPTCY DEPT.,
PO BOX 30285, SALT LAKE CITY UT 84130-0285
5559325 E-mail/Text: khorner@checkintocash.com Nov 05 2019 01:23:09 Check Into Cash, PO Box 550,
Cleveland, TN 37364-0550
5539041 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 05 2019 01:23:43 Credit One Bank,
PO BOX 98873, LAS VEGAS NV 89193-8873
5539042 +EDI: DISCOVER.COM Nov 05 2019 06:18:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
WILMINGTON DE 19850-5316
5546597 +E-mail/Text: bankruptcy@foxcollection.com Nov 05 2019 01:22:49
EMERGENCY MEDICAL CONSULTANTS, C/O FOX COLLECTION CENTER, PO BOX 528,
GOODLETTSVILLE, TN 37070-0528
5539044 +E-mail/Text: bankruptcy@foxcollection.com Nov 05 2019 01:22:49
EMERGENCY MEDICAL CONSULTANTS, C/O FOX COLLECTION CENTER, 456 MOSS TRL,
GOODLETTSVILLE TN 37072-2029

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5539049 +EDI: WABK.COM Nov 05 2019 06:18:00 GENERAL CREDIT CORP, 5416 CHARLOTTE AVE,
NASHVILLE TN 37209-3004
5657700 EDI: JEFFERSONCAP.COM Nov 05 2019 06:18:00 Jefferson Capital Systems LLC, Po Box 953185,
St Louis Mo 63195-3185
5546598 +E-mail/Text: bankruptcies@foxcollection.com Nov 05 2019 01:22:49 RADIOLOGY ALLIANCE,
C/O FOX COLLECTION CENTER, PO BOX 528, GOODLETTSVILLE, TN 37070-0528
5539054 +E-mail/Text: bankruptcies@foxcollection.com Nov 05 2019 01:22:49 RADIOLOGY ALLIANCE,
C/O FOX COLLECTION CENTER, 456 MOSS TRL, GOODLETTSVILLE TN 37072-2029
5539055 +EDI: CONVERGENT.COM Nov 05 2019 06:18:00 REGIONS BANK, C/O CONVERGENT OUTSOURCING,
10750 HAMMERLY BLVD #200, HOUSTON TX 77043-2317
5539062 +EDI: WABK.COM Nov 05 2019 06:18:00 WORLD ACCEPTANCE CORPORATION,
ATTN: BANKRUPTCY PROCESSING, P O BOX 6429, GREENVILLE SC 29606-6429
5539063 +EDI: WABK.COM Nov 05 2019 06:18:00 WORLD FINANCE, 5416 CHARLOTTE AVE,
NASHVILLE TN 37209-3004

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5614979* +World Finance Corporation, 5416 Charlotte Avenue, Nashville, TN 37209-3004

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

HENRY EDWARD HILDEBRAND, III hhecfc@chl3nsh.com
MARK RICHARD PODIS on behalf of Debtor GREGORY KYLE WILLIAMS PodisBankruptcy@aol.com
US TRUSTEE ustpreion08.na.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **GREGORY KYLE WILLIAMS**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**
Case number: **3:14-bk-04911**

Social Security number or ITIN **xxx-xx-7510**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

GREGORY KYLE WILLIAMS

11/4/19

By the court: Marian F Harrison
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.